



KALABASH FINANCIAL

LOCATED AT THE ALOHA PACIFIC FEDERAL CREDIT UNION
832 S. HOTEL ST., 2ND FLOOR | HONOLULU, HI 96813

Chad R. Kunihisa, *Financial Advisor, CPA & CFP™

Phone: 539-0133

*Securities and investment advisory services offered through Financial Network Investment Corporation, a registered broker/dealer and member, SIPC. Financial Network is not an affiliate of Aloha Pacific FCU or Kalabash Financial.

NOT NCUA/NCUSIF INSURED • NOT A DEPOSIT • NO CREDIT UNION GUARANTEE • MAY LOSE VALUE • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

WEATHERING THE STORM

It is uncertain how the government's economic bailout of large corporations and financial institutions will affect us as individuals. Many people are concerned and are feeling the crunch. They are looking at their investments and feel the pressure to liquidate their investments before things get any worse. My best advice for weathering the storm is to stay calm, focus on your goals and revisit your financial plan.

As the government struggles to stabilize the financial market, it's important for you to take a long-term investment

perspective. Rather than pulling out of your investments completely, you may want to consider diversifying your assets instead. Diversification can help minimize your risk for financial loss because your investments are spread across different asset classes.

It's also important to stick to your financial plan during these volatile times. Rather than making decisions based on emotions, take a step back and really think about your next move. Unless your financial goals have changed, stick to your financial plan (e.g., contributing to

your retirement plan, Roth IRA and educational savings account).

We're all experiencing the same difficulties and are unsure of our futures. If you feel like you're barely able to keep your head above water, please ask for help. Don't forget that we're all in the same boat sailing through the same economic maelstrom. For reassurance or guidance through this storm, please call me at 539-133 or Gwen Inouye at 539-0139.

For any legal or tax issues, we recommend you consult with an attorney or tax advisor. This article is for general discussion purposes.

DON'T BE A VICTIM OF IDENTITY THEFT

According to the Federal Trade Commission, as many as 9 million Americans are victims of identity theft. Their name, social security number, bank account or credit card information are stolen and used without their permission.

HOW DOES ID THEFT OCCUR?

Identity thieves have devised many ways to steal your personal information, such as:

- Obtaining documents or bills with your information from your trash;
- Pretending to be a financial institution or credit card company and requesting account information;
- Redirecting your mail to another location;
- Stealing wallets, purses, bank statements, pre-approved credit offers and other documents; or
- Photographing credit card numbers or identification using a cell phone camera.

WHAT DO THIEVES DO WITH YOUR IDENTITY?

With your personal information in

their hands, identity thieves can use it in many ways, including:

- Opening a new credit card account, cell phone plan or utility service like electricity, heating or cable;
- Making withdrawals from your bank account, writing bad checks or applying for a loan;
- Creating a fake ID; or
- Using your personal information to receive government benefits or tax returns.

HOW CAN YOU PREVENT ID THEFT?

There are many simple things you can do to protect your identity, such as:

- Be aware of who you give your social security number to and what they will use it for. Asking questions will help you determine if it is safe or not.
- Shred paperwork containing personal information before throwing it away.
- Protect yourself when surfing the web. Don't divulge any information unless it is a secured site.
- Create complex passwords that contain letters, numbers and symbols.

- Keep important documents in a home safe or a safe deposit box. Aloha Pacific FCU has safe deposit boxes available for rent at our Fort Street and Main branches as well as at the City Credit Union Center.

Remember, identity theft can occur anywhere at any time to anyone. Annually check your credit history for free at www.freecreditreport.com. If you do become a victim of identity theft, contact us right away at 531-3711.



DETER • DETECT • DEFEND

AVOID THEFT

www.ftc.gov/idtheft